Remarks

The present response is to the Office Action mailed in the above referenced case on June 19, 2006. Claims 32-41 are standing for examination. The Examiner has rejected claim 32 under 35 U.S.C. 112, second paragraph. Claims 32-41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Freishtat et al. (US 6,317,783) hereinafter Freishtat, in view of Dent et al. (US 6,128,603) hereinafter Dent.

Applicant has again carefully studied the prior art references provided by the Examiner, and the Examiner's rejections and statements, and the Response to Argument section of the instant Office Action.

In response, applicant herein amends claim 32 to delete the word "may", therefore, overcoming the 112 rejection. Independent claims 32 and 37 are herein amended to more accurately reflect the teachings of applicant's disclosure, undeniably overcoming the combined art of Freishtat and Dent.

Independent claims 32 and 37 are herein amended to more particularly recite; "generating an instruction to the first enterprise to pay a bill using an account by dragging the indication of the financial account to the indication of the bill. The claims previously recited; "generating an instruction to the first enterprise to pay a bill using an account by dragging the indication of the bill to the indication of the account.

Applicant asserts that the Examiner may find this amendment inconsequential, but in fact it provides for actual manipulation of the indication of the financial account, which the art of Dent fails to teach. Applicant's specification specifically teaches that the end user may drag-and-drop (1602) from either account A or account B (financial accounts) to the entry for Biller A. Hyperlinks associated with interface 1601 now form a message (command) 1603 to the Service to pay Biller A with money from Bank B, in this case

from the Savings account (bottom of pg. 42 to top of pg. 43). In this manner the user may choose to pay the bill from a plurality of financial accounts with monetary balances. Applicant points out that the instruction resulting from applicant's drag & drop procedure takes place in the same order as the procedure, the financial acct. is instructed to pay the biller when the financial acct. is dropped on the bill to be paid.

Applicant argues that the art of Dent teaches; "The cashflow analyzer UI also provides a summary 84 of the consumer's account (in this ease, the consumer's checking account), showing an account balance, any bills that the consumer has paid today, any pending payments, and the remaining available finds to pay bills. The cashflow analyzer 54 enables the consumer to examine various payment schedules for the unpaid bills. The consumer invokes a second graphical user interface window that presents a date line or calendar showing dates in bill payment cycle (col. 7, line 64 to col. 8, line 7).

Applicant argues that clearly, Dent provides a completely separate window for drag & drop purposes which does not even include and indication of the financial account. Dent merely adjusts the balance and available funds in the summary 84 according to dragging and dropping procedures involving the date line or calendar. There is no teaching or suggestion in the art of Dent that the date line or calendar are indications of a financial account. There is no teaching or suggestion in the art of Dent that indications of financial accounts are moved or manipulated as in drag & drop procedures.

Further, regarding claims 34 and 39, specifically, applicant argues there is no teaching or suggestion of a facility in Dent to support two or more financial indications. There is only one checking account summary supported in Dent's window and it is not an "indication" as disclosed and claimed in applicant's invention. The Examiner's assertion on page 5 of the Office Letter that the systems suggestion to a user to consider using a credit card account to manually pay a bill when checking account funds are low certainly does not come close to applicant's claimed subject matter as argued above.

For the above reasons, applicant believes that the claims, as amended and argued above, are clearly and unarguably patentable over the combined art presented by the Examiner. As all of the claims have been shown to be patentable over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
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